

AMENDMENTS TO THE CLAIMS

Please replace all prior versions and listings of claims with the following listing of claims.

1. **(Currently Amended)** A computer implemented method for enabling a financial services client and financial service provider participants to collaborate as a team, the method executed by one or more processors configured to perform the following operations:

receiving, from a financial services client, a request to define a collaboration team comprising a first financial service provider participant and a second financial service provider participant that are financial advisers for the financial services client, and to provide a first scope of authorization and a second scope of authorization for the first and second financial service provider participants, respectively, to access data and documents of the financial services client;

providing a common electronic forum for storing the financial services client data and documents associated with the financial services client and making the financial services client data selectively accessible to authorized ones of the financial service provider participants such that the common electronic forum enables the financial service provider participants ____

____ (i) to access at least a portion of the stored financial services client data and documents according to the financial service provider participant's scope of authorization, and _____

____ (ii) to ~~post information to~~ modify one or more accessed documents via the common online forum, such that the ~~posted information is one or more modified documents are~~ accessible to the financial services client and authorized ones of the financial service provider participants through the common electronic forum; and

(iii) to store the one or more modify documents; and

receiving, from the financial services client, a request to access the information provided by the financial service provider participants through the common electronic forum.

2. **(Previously Presented)** The method of claim 1 wherein the first and second scope of authorization are different.

3. **(Previously Presented)** The method of claim 1 wherein the common electronic forum provides the financial service provider participants download capability of financial service client data.

4. **(Previously Presented)** The method of claim 1 wherein the common electronic forum tracks modification information associated with client data wherein modification information comprises one or more actions associated with the financial service provider participants.

5. **(Previously Presented)** The method of claim 1 wherein the operations further comprise enabling the financial services client to view information associated with the financial service provider participants collaborating for the financial services client, wherein the information comprises one or more of: participant identification, historical information, scope of access and activity information for each financial service provider participant.

6. **(Previously Presented)** The method of claim 1 wherein the operations further comprise enabling the financial services client to access a calendar function for collaborating events with the financial service provider participants associated with the financial services client.

7. **(Previously Presented)** The method of claim 1 wherein the operations further comprise enabling the financial services client to view aggregated financial services client data from one or more sources.

8. **(Previously Presented)** The method of claim 1 wherein the operations further comprise enabling the financial services client to access a library of resources.

9. **(Previously Presented)** The method of claim 1 wherein financial services client data comprises financial documents.

10. **(Previously Presented)** The method of claim 1 wherein financial service provider participants have different expertise.

11. **(Previously Presented)** The method of claim 1 wherein the operations further comprise enabling the financial services client to define one or more triggering events and one or more alert mechanisms for notifying the financial services client of the occurrence of the one or more triggering events.

12. **(Previously Presented)** The method of claim 1 wherein the operations further comprise enabling the financial services client to access a financial services client history database wherein the financial services client history database maintains information related to previous actions.

13. **(Previously Presented)** The method of claim 1 wherein financial services client data access comprises one or more of read only; read and write; read, write and delete; and no access.

14. **(Previously Presented)** The method of claim 1 wherein the operations further comprise enabling the financial services client to add a new financial service provider participant.

15. **(Currently Amended)** A computer-implemented method for enabling a financial service client and financial service provider participants to collaborate as a team, the method executed by one or more processors configured to perform the following operations:

providing a common electronic forum for a collaboration team comprising a first financial service provider participant and a second service provider participant that are financial advisors for the financial services client, the first and the second financial service provider participants having a first scope of authorization and a second scope of authorization, respectively, defined by the financial services client to access data and documents of the financial services client; and

receiving, from one financial service provider participant, a request to selectively access financial services client data from the common electronic forum, wherein the common electronic forum enables the financial service provider participants _____

_____ (i) to access at least a portion of the stored financial services client data and documents associated with the financial services client via the common electronic forum according to the financial service provider participant's scope of authorization, [[and]] _____

_____ (ii) to ~~post information to~~ modify one or more accessed documents via the common electronic forum, such that the ~~posted information is one or more modified documents are~~ are accessible to the financial services client and authorized ones of the financial service provider participants through the common electronic forum; and

(iii) to store the one or more modify documents.

16. **(Previously Presented)** The method of claim 15 wherein the first and second scope of authorization are different.

17. **(Previously Presented)** The method of claim 15 wherein the common electronic forum provides the financial service provider participants download capability of financial services client data.

18. **(Previously Presented)** The method of claim 15 wherein the common electronic forum tracks modification information associated with financial services client data wherein modification information comprises one or more actions associated with the financial service provider participants.

19. **(Previously Presented)** The method of claim 15 further comprising enabling the financial service provider participants to view information associated with the financial services client for whom the financial service provider participants are collaborating.

20. **(Previously Presented)** The method of claim 15 further comprising enabling the financial service provider participants to access a calendar function for collaborating events with other financial service provider participants associated with the financial services client and the financial services client.

21. **(Previously Presented)** The method of claim 15 further comprising enabling the financial service provider participants to formulate a financial plan for the financial services client based on aggregated financial services client data from one or more sources.

22. **(Previously Presented)** The method of claim 15 further comprising enabling the financial service provider participants access a library of resources wherein information gathered from the library of resources are imported into the common electronic forum for the financial services client .

23. **(Previously Presented)** The method of claim 15 wherein the financial services client data comprises financial documents.

24. **(Previously Presented)** The method of claim 15 wherein the financial service provider participants have different expertise.

25. **(Previously Presented)** The method of claim 15 further comprising enabling the financial service provider participants to define one or more triggering events and one or more alert mechanisms for notifying the financial service provider participants of the occurrence of the one or more triggering events.

26. **(Previously Presented)** The method of claim 15 further comprising enabling the financial service provider participants access to a financial services client history database wherein the financial services client history database maintains information related to previous actions.

27. **(Previously Presented)** The method of claim 15 further comprising enabling the financial service provider participants to add a new financial services client.

28. **(Currently Amended)** A computer implemented system for enabling a financial services client and financial service provider participants to collaborate as a team comprising: one or more processors configured to:

receive, from a financial services client, a request to define a collaboration team comprising a first financial service provider participant and a second financial service provider participant that are financial advisers for the financial services client, and to provide a first scope of authorization and a second scope of authorization for the first and second financial service provider participants, respectively, to access data and documents of the financial services client;

provide a common electronic forum for storing the financial services client data and documents associated with the financial services client and making the financial services client data selectively accessible to authorized ones of the financial service provider participants such that the common electronic forum enables the financial service provider participants ____

____ (i) to access at least a portion of the stored financial services client data and documents

according to the financial service provider participant's scope of authorization, [[and]] _____ (ii) to ~~post information to~~ modify one or more accessed documents via the common electronic forum, such that the posted information is accessible to the financial services client and authorized ones of the financial service provider participants through the common electronic forum; and

(iii) to store the one or more modify documents; and

receive, from the financial services client, a request to access the information provided by the financial service provider participants through the common electronic forum.

29. **(Previously Presented)** The system of claim 28 wherein the first and second scope of authorization are different.

30. **(Previously Presented)** The system of claim 28 wherein the common electronic forum provides the financial service provider participants download capability of financial services client data.

31. **(Previously Presented)** The system of claim 28 wherein the common electronic forum tracks modification information associated with financial services client data wherein modification information comprises one or more actions associated with the financial service provider participants.

32. **(Previously Presented)** The system of claim 28 further comprising a display device for enabling the financial services client to view information associated with the one or more financial service provider participants collaborating for the financial services client, wherein the information comprises one or more of: participant identification, historical information, scope of access and activity information for each financial service provider participant.

33. **(Previously Presented)** The system of claim 28 further comprising a calendar function for collaborating events with the financial service provider participants associated with the financial services client.

34. **(Previously Presented)** The system of claim 28 further comprising a display device for enabling the financial services client to view aggregated financial services client data from one or more sources.

35. **(Previously Presented)** The system of claim 28 further comprising an interface for enabling the financial services client to access a library of resources.

36. **(Previously Presented)** The system of claim 28 wherein financial services client data comprises financial documents.

37. **(Previously Presented)** The system of claim 28 wherein the financial service provider participants have different expertise.

38. **(Previously Presented)** The system of claim 28 further comprising an alert generator for enabling the financial services client to define one or more triggering events and one or more alert mechanisms for notifying the financial services client of the occurrence of the one or more triggering events.

39. **(Previously Presented)** The system of claim 28 further comprising a financial services client history database for maintaining information related to previous actions.

40. **(Previously Presented)** The system of claim 28 wherein financial services client data access comprises one or more of: read only; read and write; read, write and delete; and no access.

41. **(Previously Presented)** The system of claim 28 further comprising an interface for enabling the financial services client to add a new financial service provider participant to the collaboration team.

42. **(Currently Amended)** A computer implemented system for enabling a financial services client and financial service provider participants to collaborate as a team comprising: one or more processors configured to:

provide a common electronic forum for a collaboration team comprising a first financial service provider participant and a second financial service provider participant that are financial advisors for the financial services client, the first and the second financial service provider participants having a first scope of authorization and a second scope of authorization, respectively, defined by the financial services client to access data and documents of the financial services client; and

receive, from one of the financial service provider participants, a request to selectively access financial services client data from the common electronic forum, wherein the common electronic forum enables the financial service provider participants _____

_____ (i) to access at least a portion of the stored financial services client data and documents associated with the financial services client via the common electronic forum according to the financial service provider participant's scope of authorization, [[and]] _____

_____ (ii) to ~~post information to~~ modify one or more accessed documents via the common electronic forum, such that the ~~posted information is~~ one or more modified documents are accessible to the financial services client and authorized ones of the financial service provider participants through the common electronic forum; and

(iii) to store the one or more modify documents.

43. **(Previously Presented)** The system of claim 42 wherein the first and second scope of authorization are different.

44. **(Previously Presented)** The system of claim 42 wherein the common electronic forum provides the financial service provider participants download capability of financial services client data.

45. **(Previously Presented)** The system of claim 42 wherein the common electronic forum tracks modification information associated with financial services client data wherein modification information comprises one or more actions associated with the financial service provider participants.

46. **(Previously Presented)** The system of claim 42 further comprising a display device for enabling the financial service provider participants to view information associated with the financial services client for whom the financial service provider participants are collaborating.

47. **(Previously Presented)** The system of claim 42 further comprising a calendar function for collaborating events with other financial service provider participants associated with the financial services client and the financial services client.

48. **(Previously Presented)** The system of claim 42 further comprising a planner for enabling the financial service provider participants to formulate a financial plan for the financial services client based on aggregated financial services client data from one or more sources.

49. **(Previously Presented)** The system of claim 42 further comprising an interface for enabling the financial service provider participants access a library of resources,

wherein information gathered from the library of resources are imported into the common electronic forum for the financial services client.

50. **(Previously Presented)** The system of claim 42 wherein financial services client data comprises financial documents.

51. **(Previously Presented)** The system of claim 42 wherein the financial service provider participants have different expertise.

52. **(Previously Presented)** The system of claim 42 further comprising an alert generator for enabling the financial service provider participants to define one or more triggering events and one or more alert mechanisms for notifying the financial service provider participants of the occurrence of the one or more triggering events.

53. **(Previously Presented)** The system of claim 42 further comprising a financial services client history database for maintaining information related to previous actions.

54. **(Previously Presented)** The system of claim 42 further comprising an interface for enabling the financial service provider participants to add a new financial services client to the collaboration team.

55. **(Previously Presented)** The method of claim 1, wherein the client data contained in the common electronic forum is stored in an encrypted format.

56. **(Previously Presented)** The method of claim 1, wherein the operations further comprise transmitting the financial services client data to the common electronic forum in an encrypted format.

57. **(Currently Amended)** A computer-implemented method for enabling a client of more than one financial services advisor and financial services advisor participants to collaborate as a team, the method executed by one or more processors configured to perform the following operations:

receiving, from a financial services client, a request to define a financial services advisory collaboration team comprising a first financial services advisor participant and a second financial services advisor participant for the financial services client, and to provide a first scope of authorization and a second scope of authorization for the first and second financial provider advisor participants, respectively, to access data and documents of the financial services client; and

providing a common online forum for storing and making personal and financial information about the client and financial documents associated with the client selectively accessible to authorized ones of the financial service advisor participants such that the common online forum enables the financial service advisor participants _____
_____ (i) to access at least a portion of the stored personal and financial information about the financial services client and financial documents associated with the client according to the financial service advisor participant's scope of authorization, [[and]] _____
_____ (ii) to ~~post information to~~ modify one or more accessed documents via the common online forum, such that the ~~posted information is~~ one or more modified documents are accessible to the financial services client and authorized ones of the financial services advisor participants through the common electronic forum; and

(iii) to store the one or more modify documents, the common online forum further comprising:

a client module that enables the financial services client, through the common online forum, to access data and documents associated with the client, to generate a request for defining the scope of authorization one or more financial services advisor participants, and to access the ~~information posted~~ one or more modified documents by financial service advisor participants;

an advisor module that enables of financial services advisor participants to select a client for which that client has previously granted the financial services advisor access to that clients data, and to select an activity related to the selected financial services client;

a financial services client-history database that stores data and documents related to the financial services client and records activity associated with the financial services client; and

a collaboration module that enables both the financial services client to communicate with each of the financial services advisor participants and the authorized financial services advisor participants to communicate with each other through the common online forum.

58. (Previously Presented) The computer implemented method of claim 57 wherein the client module further comprises:

an action request module that enables the financial services client to request financial services advisor participants to update one or more of the financial services client's files; and

a program alert module that enables the financial services client to define personalized alerts in response to triggering events defined by the financial services client.

59. (Previously Presented) The computer implemented method of claim 57 wherein the collaboration module further comprises:

a document view module that enables the financial services client and authorized financial services advisor participants to view and edit one or more documents related to the financial services client that are stored in a central repository;

an update module that enables the financial services client and the financial services advisor participants to view a summary of modifications performed relative to one or more documents; and

a chat board that enables the financial services client and the financial services advisor participants to engage in a real time online conference.